

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
The Bank of New York Mellon FKA The Bank of New
York, as Trustee for the certificateholders of CWABS
Inc., Asset-Backed Certificates, Series 2007-10

In Re:
James Coyle, Karen E. Coyle

Debtors.



Order Filed on March 25, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-28946 JNP

Adv. No.:

Hearing Date: 3/5/19 @ 10:00 a.m..

Judge: Jerrold N. Poslusny, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: March 25, 2019

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: James Coyle, Karen E. Coyle

Case No: 16-28946 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND CERTIFICATION OF
DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 31 Hamilton Dr, Clementon, NJ, 08021, and it appearing that notice of said Certification of Default was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Spiller, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 5, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2018 through March 2019 for a total post-petition default of \$9,589.19 (1 @ \$2,003.35, 4 @ \$2,048.80, less suspense \$609.36); and

It is **ORDERED, ADJUDGED and DECREED** that Debtors shall make an immediate payment of \$4,000.00 within seven days; and

It is **ORDERED, ADJUDGED and DECREED** that Debtors shall make a payment of \$3,000.00 by April 1, 2019; and

It is **ORDERED, ADJUDGED and DECREED** that the remainder of the default in the amount of \$2,589.19 is to be paid by May 31, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through

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Debtors: James Coyle, Karen E. Coyle

Case No: 16-28946 JNP

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DEFAULT

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
James Coyle
Karen E. Coyle
Debtors

Case No. 16-28946-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2019.
db/jdb +James Coyle, Karen E. Coyle, 31 Hamilton Dr, Laurel Springs, NJ 08021-2742

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2019 at the address(es) listed below:

Andrew Thomas Archer on behalf of Joint Debtor Karen E. Coyle aarcher@brennerlawoffice.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Andrew Thomas Archer on behalf of Debtor James Coyle aarcher@brennerlawoffice.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Brad J. Spiller on behalf of Debtor James Coyle bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com
Brad J. Spiller on behalf of Joint Debtor Karen E. Coyle bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com
Brian C. Nicholas on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlson on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlson on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for
The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of
CWABS, Inc., Asset-Backed Certificates, Series 200 dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent
for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders
of CWABS, Inc., Asset-Backed Certificates, Series 200 NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

TOTAL: 10